A Homely Song.

A Homely Song.

I've slayed out half the night to watch
The winkin' stars at play;
I've laid beneath the trees 'n heard
The breeze sing on his way.
Caressin' all the purty leaves
Till they fluttered shyly—much
'S any bashful gal'd de
At some man's jovin' touch.

I've watched the flowers drinkin' up
The fresh 'n early dew,
A-holdin' of it like a cup
Till I got thirsty, too,
'N the runnin' streams like silver dreams,
With their tinklin' spell of sous,
Where the golden sunshine gladly gleams,
As they dance their way along.

'N the appul-blooms—all smelly-sweet, 'N the vi'let buds in hoods, 'N the little, sassy, scamp'rin' things, A-hidin' in the woods;

A-hidin' in the woods;

'N the mother-robin's cheery note,
A-callin' soft 'n low,
It makes the ache come in my threat

-Grace G. Bostwick, in "Everybody's."

Mrs. Langzettel at Y. M. C. A.

Mrs. Langzettel at Y. M. C. A.
The Kindergarten Alumnae Association
of Richmond and the Mothers' Clubs have
invited the Richmond Education Association and the public to hear a lecture that
will be given in the hall of the Young
Men's Christian Association, Friday evening, at \$15 o'clock by Mrs. Marian B,
B. Langzettel, of New York city.
The subject of the lecture will be "The
Unfolding of the Religious Nature in
Children." A prominent figure in the
"four hundred" of the American metropolis, Mrs. Langzettel is unexampled in the

"four hundred" of the American metropolis, Mrs. Langzettel is unexampled in the kindergarten field, having formed 'mothers' classes for the study of Froebelan principles of education to which busy social leaders in New York give their time year after year, their children meanwhile attending the model kindergarten directed by Mrs. Langzettel. The charming personality of the director renders hers one of the finest institutions of its kind in the United States. Her lectures are equally interesting. It, is hoped that as many parents and teachers as possible will avail themselves of the privilege of hearing Mrs. Langzettel next Friday evening.

Service at Reservoir Park.

Service at Reservoir Park.

While nature is hastening to make gigd the eye and heart of those who seek the lovely Reservoir Park, the Y. M. G. A. work at that point is providing pleasure and profit for many. The first week in April promises to be a very binsy one. On Sunday afternoon a service was held for employes of the Virginia Passenger and Power Company and their families and friends.

Mrs. Gulgon rendered "Just As I Am." Her voice and personality are warmly appreciated by both the Y. M. C. A. and its auxiliary.

Little Hazel Strang gave two charming recitations, and slate Secretary L. A. Coulter gave an eloquent address on "A Great Victory."

Thursday the Woman's Auxiliary will hold a meeting at 3:20. Through unavoidable absence from town, Mrs. Cringan will not be able to give the talk on "Good Cooking." but it is purposed to have an impromptu talk on that subject, and members are requested to bring a favorite recipe, especially one that could be utilized for the gude man's lunch hasket.

Friday night at 8:30 the men will have

hasket.
Friday night at 8:30 the men will have a round up and social, with refreshments, at the association building. All members of the Y. M. C. A. of the Virginia Passenger and Power Company are exceeded.

senger and Power Company
pected.
Another raily for young people and
children will take place Sunday, April 9th,
at 4 P. M.
The Woman's Auxiliary and the Loving Circle of King's Daughters and Sons
will unite in conducting a "Rummage
Sale" on Main Street, near Nineteenth,
the last four days of this week.

Lenten Luncheon."

Lenten Luncheon."

Lenten Luncheon.

The Lenten luncheon given yesterday by the Commonwealth Chapter. Daughters of the American Revolution, at Tuscawilla, the suburban home of the regent. Mrs. B. L. Purcell, proved a delightful number in the series of chafing-dish affairs, of which Miss Elic Maury Werth is class directress.

Mrs. Purcell's parlors were most attractively decorated in sprays of peach and cherry blossoms and in pretty spring flowers. In the dining room a wase of jonguils rested on a centerpiece handsomely embredered, in those flowers.

The occasion' proved most enloyable. Miss Werth's Wetch rarebit proving primarily a fine object lesson, and secondarily a toothsome repast. Laddes present were Mrs. B. L. Purcell, Mrs. G. G. Gooch, regent of the Boverly Mainer Chapter, Staunton, Va.; Miss Preedley, Mrs. Huntt, Mrs. Lallam Barksdale, Mrs. C. D. Wingfield, Mrs. W. J. Johnson, Mrs. M. L. Harrison, Mrs. M. A. Chambers, Mrs. Junius Riddick, Mrs. Warner Moore, Mrs. R. E. Craig, Mrs. Warner Moore, Mrs. R. E. Craig, Mrs. Warner Moore, Mrs. R. E. Craig, Mrs. W. H. Nelson and Mrs. D. T. Williams:

Pitkin—Hartman.

Pitkin—Hartman.

Pitkin—Hartman.

The wedding of Miss Elise Hartman to Mr. Arthur F. Pitkin, of Schenectady, New York, took place in the home of the bride's sister, Mrs. J. Willard Craig, at 1 P. M. Tuesday, April 4th, the Rev. Dr. Jere Witherspoon officiating.

There were no attendants. The ceremony was followed by a wedding breakfast that Mr. and Mrs. Craig tendered Mr. and Mrs. Pitkin and a few of their most intimate triends.

The bride was altogether charming in a going-away gown of blue silk and a

The bride was altogether charming in a going-away gown of blue silk and a blue chiffon hat. The house decorations were in April colors of green and white, the table floral adornment displaying maidenhair ferns and Bride roses.

The young couple left by the afternoon train for New York. They will go from the metropolis to their future home in Montreal. Canada, where Mr. Pitkin, who is the son of Mr. A. J. Pitkin, president of the American Locomotive Works, is engaged in business.

Personal Mention,
The Commonwealth Chapter, D. A. R.

PRICES



LOWER

Quality considered, than any other Needles, Oil, Repairs FOR ALL MAKES AT

SINGER STORES,

19 W. Broad St., Richmond, Va. 1215 Hull Street., Manchester, Va.

THE COHEN COMPANY

It's Shirt-Waist Time

We sold more Shirt-Waists on Monday than any other day in our history. The reason is that these Waists were made to our order and under our supervision. They were contracted for before the rise in Silks and other materials, which gives you a price advantage.

Stylish unlined Taffeta Waists, for \$3.98. All the new shades, made with broad tailor tucks, hand em-broidered in French knots, new sleeve, with deep tucked cuff. A Waist worth \$5, all sizes, \$3.98 each. China Silk Waists, in all the newest ideas, plain tailor fashioned or combination of Valenciennes and medallons, all shades, in black and white, for \$1.98 to \$5.98.

One of the most attractive and stylish Waists of the season, made with drop yoke of insertion, in white, occu or champagne, \$10 value, all sizes, \$5.98.

Beautiful White Lawn Waists, elaborately trimmed with cyclet embrodery, tucked cuff, color and black, sizes to 44, choice 986. Persian Lawn Waists, with front of Val. lace, tucks and medallions, ma-terial alone worth more than the Waist, choice \$1.45.

American Lady Corsets

benefit of our customers.

Style 640, made of fine batiste, with high bust, long hip and hose supters attached. A perfect fitting model for all medium figures, price, \$1.

"The Shadow of the Cross" Will be here only a few days longer. Remember this mysterious picture is here for the

POEMS YOU OUGHT TO KNOW

your hours with affairs, do not fall to secure at least a few minutes every day for refreshment of your inner life with a bit of poetry .- Professor Charles Eliot Norton.

No. 461.

THE BIRD LET LOOSE.

By THOMAS MOORE.

This is one of Mocre's "Sacred Songs." Other selections from Moore, his portrait, autograph and biographical sketch, have already been printed in this series.



HE bird let loose in Eastern skies. When hastening fondly home, Ne'er stoops to earth her wing, nor flies Where idle warblers roam; But high she shoots through air and light, Above all low delay, Where nothing earthly bounds her flight,

So grant me, God! from every care And stain of passion free, Aloft, through Virtue's purer air, To hold my course to Thee. No sin to cloud-no lure to stay My Soul, as home she springs; Thy sunshine on her joyful way, Thy freedom in her wings!

Nor shadow dims her way.



has appointed Mrs. A. F. Huntt chairman of a committee, with Mrs. Dallam Barksdale and Mrs. M. A. Chambers, to make arrangements for a luncheon, that will be given Friday, April 7th, in the Jefferson Hotel, to the visiting members of the Jamestown Committee from the National D. A. R. Board, and the State of Virginia. The luncheon will be preceded by a business meeting, held at noon, in the Jefferson.

Mrs. J. Willard Craig, of No. 216 Lom-bardy Street, returned Monday from a very pleasant stay at the Mecklenburg

The friends of Mrs. George B. Jennings, of Atlanta, Ga., will be glad to know that she is recovering at St. Luke's Hospital.

pital.

Mrs. J. Taylor Ellyson leaves to-day to visit her aunt, Mrs. Jed Hotchkiss in Staunton, Va.

A meeting of the Ladies' Auxiliary of R. E. Lee Camp is called for this afternoon, at 4 o'clock in Lee Camp Hall.

Miss Henrietta Plummer is the guest of her aunt, Mrs. Robert C. Scott, at No. 115 East Franklin Street.

Mrs. Grace Plummer, who has been

Mrs. Grace Plummer, who has been spending some time in the West Indies, stopped a few hours in returning to Philadelphia, hast Thursday, to see her sister. Mrs. Scott and Mrs. Clifford Nickles and her niece, Miss Kitty Scott McGilivras. Mrs. Nickles accompanied Mrs. Plummer to Philadelphia, after a pleasant stay of some weeks, with her Richmond relatives.

The Kate Wheelock Whist Club will meet this afternoon at 4:30 o'clock, in the home of Mrs. H. K. Franklin, No. 1410 Grove Avenue.

The Rev. Edward Everett Hale, D. D., author and chapluin of the United States, accompanied by Mrs. Hale, its a guest at the Hampton Normal School.

Mr. and Mrs. John M. Willis have returned to Newport News after a short visit to friends in Richmond.

The Washington Post of yesterday says:
Mrs. Marguret Greer, of this city, announces the engagement of her daughter.
Emily Margaret Greer, to Mr. Edmund
Christian, of Richmond, Va.

Mr. William Hopkins, of Keswick, Va., has accepted a position with the Richmond street car company.

Jithe Richmond Chapter, Daughters of the Confederacy, will attend in a body the funeral services of Dr. S. D. Drewry, or "Mincola," to be held at 23 o'clock this afternoon, from St. Paul's Church, The members of the chapter feel a deep sympathy for Mrs. Drewry, who is a highly esteemed and faithful member of the organization.

The Ladies' Auxiliary, A. O. H., Divi-

1216 M. Sycamore St., Petersburg, Va. The Ladies' Auxiliary, A. O. H., Divi-

beginning Monday, April 10th, and continuing through the week, at No. 2221 East Main Street. Parties having runninge are requested to communicate with some member of the division so that I may be called for.

The Norfolk Dispatch of Monday says: Misses Margaret and Virginit Roper will join a party of six, chaperoned by Miss Adele Williams, of Richmond, sail-ing for Europe in June.

Mr. C. D. Langhorne and Miss Nora friends in Lynchburg, Va. Mrs. Claude A. Swanson visited Mrs. John P. Swanson, of Danville, for several days last week.

Miss Lillan Wintt, of Danville, is spending some time with friends in Richmond and Petersburg.

Mr. W. D. Matthews, of Caroline county, has recently sold a large farm on the Pamunkey River, to Mrs. Frances Williams, of Ohlo.

A number of guests from this city will attend the annual banquet of the Chamber of Commerce, to take place in Hotel Warwlek, Hampton, Va., Priday night, Invitations have been accepted by Senator T. S. Martin, Judge W. H. Mann, Hon. J. Taylor Ellyson, Capitaln John Lamb, Mr. R. S. Southgate, of Norfolk, and Mr. C. S. Sherwood, of Portsmouth.

Miss Sallie Osburn, daughter of Mr. and Mrs. Decatur Osburn, of Loudoun, and Mrs. Decatur Osburn, of Loudoun, and Mrs. Samuel M. Chiles, of "Plainfield," Kernstown, Va., were married Tuesday afternoon at 4 o'clock in Ketoctin Baptist Church, by the Rey, I. B. Lake, Miss Alverda Osburn was maid of honor and Dr. Howard V. Canter, of Baltimore, best man, Treasurer Chiles and his bride will reside at "Plainfield," after May 15th.

The Norfolk Virginia-Pilot of April 2d, contained a very fine half-tone picture of Miss Patty Irvine Gregory, whose marriage to Mr. Peter Chavalle Warwick will take place in Norfolk, April 28th.

Mr. Madison Scott contemplates a trip abroad this summer with a party of friends. His mother and sister, Mrs. R. G. Scott and Mrs. McGilvra, with Mrs. McGilvra; little daughter, Grace, will spend the summer months on the Maine Coast, near Bar Harbor.

Mrs. E. Cartis Dawley, of Charleston, West Virginia, is visiting Miss Estelle Courtney, No. 1814 West Grace Street, Mrs. J. Alexander Turk, of Augusta county, is visiting Mrs. Henry T. Rich-ardson, at No. 1910 West Grace Street.

An invaluable aid to Speakers and Singers.

MEETS PROTEST AT EVERY POINT

Mr. Charles B. Cooke, Real Estate Man, Replies to Objecting Agents.

DEADLY PARALLEL DRAWN

Mr. Cooke, Compares This City With Other Communities.

Mr. Charles B. Cooke, president of the Mr. Charles B. Cooke, president of the Real Estate Trust Company, made the appended statement yesterday of his rea-sons for not signing the protest against annexation, which was on Monday circu-

allied among real estate agents:

"From our view point those real estate men who are opposing the extension of city limits are standing in their own light. In the first place the protest stated the objection to the extension of city limits to the first place the protest stated the objection to the extension of city limits. objection to the extension of city limits to be 'for the following, among many other, reasons that could be cited: We would like to know the many other reasons, and we think the public is entitled to know the many other reasons why the extension should not be made. The chief objection stated is, first: The city is in no condition financially to improve any considerable portion of the area, proposed to be annexed. Here lies the kernel in the nut. It is not within the province of the city to go into the real estate business, or the development of land for the benefit of those desiring to speculate in real estate. It occurs to us that those gentlemen who protest against the city extending its limits for the reason that the city will insight of the reason that the city will of the solutions of the reason that the city will insight of the reason that the city will not be developed the property, put down the gas and water mains and sewer pipes, build the streets, build the sidewalks, plant the trees and terrace the lots before offering a single foot of ground for sale. All that the city is asked to do is to run their main supply pipes to the line of the property of the land company, and furnish water and gas at regular city rates. In many cases in the development of a tract of land it has been found profit able by the land company to build their own water works and electric light plant, and then sell the lots at a very nominal price, fer below prices asked for lots in the Lee District, which have none of these conveniences. to be 'for the following, among many

Methods Reversed.

Methods Reversed.

This is just the reverse to methods that have obtained in the past in this city. Tracts of land have been laid out on paper, streets laid out regardless of all conformity to any other part of the city, the ground platted in small lots, entirely inadequate to the building of a decent home, and hot \$1.00 worth of improvements offered to prospective purchasers. The public has thus lost thousands of dollars in buying lots on paper at fabulous prices, which they will never again obtain. I am speaking of this matter from a money-making standpoint. It is easy enough to sell lots on an erroncous supposition that they will continue to rise in value, but it is very hard to maintain this rise in value where the values of the lots are absolutely fixed by the character of improvements which are immediately fix the value of the property, and its future growth. If the houses are undesirable, and, if of of an architectural design, calculated to attract the eye, necessarily in order will care to build a better house than those already started in the vicinity; neither will a fine house with a prospect of some one buying a narrow 16 or 18-foot lot next to him and building a cheap house that will absolutely demorslize the architecture of the neighborhood and depredate the value of his handsome residence. Every city has its residential sections, and visitors coming to this city expect to find here what they find in other cities, Only a few days age a lady and genitemen came into our office from the North, having a few hours to spend, asked us to direct them over a street car route by which they could see the beautiful residences of the city. We were ashamed and chagrined in going over the various street car lines not to be able to show them a single handsome home our vinviting residence, and not one single private residential district. In support of our contention that property values in to show them a Single handsome home or inviting residence, and not one single private residential district. In support of our contention that property values in residential districts are abnormally high, and consequently the tendency to build narrow houses on small lots, I give a comparison of the prices asked for real estate in the best residential section of Richmond as compared with that of other cities:

On Grace Street from the Boulevard to Lomburdy prices range from \$25 to \$75 per foot, and on a large portion of it there is no made street. no sidewalks, no sewers, or no water. East of Richmond College prices range from \$110 to \$200, and a very small portion of the street is paved. On Frankin Street, west of Lomburdy, prices range from \$25 to \$200, and a large portion of the street is not made and no water mains; and on the \$200 per foot property it has been heretofore almost impossible. water mains; and on the \$200 per foot property it has been heretofore almost impossible to get city water on the second story of the houses on account of pressure not heing strong enough. East of Lombardy Street property has sold as high as \$300 per foot; on Park Avenue prices range from \$25 to \$120 per foot; on Lystreet from \$12 to \$400, and the \$12 per foot property is fifteen feet below grade. On Hanover Street prices range from \$25 to \$50; and on Grove Road from \$35 to \$125, On all of the cheaper properties there are no city conveniences—gas, water, sidewalks or severage. In comparison with other cities we would say that in the city of Minneapolis, Minn., with a population of 202,000, the best of property on beautiful streets and boulevards sell at from \$30 to \$100. The assessed valuation is about 60 per cent, and the increase in population has been 23 per cent, in the last ten years.

Population Increasing.

In Providence, R. I., a city of 175,000 population, the best residence property sells at 31 to \$1.50 a square foot, and is assessed on a basis of 75 per cent. The increase in the last ten years is 42 per cent.

assessed on a basis of 75 per cent. The increase in the last ten years is 42 per cent. In St. Paul. Minn., a crty or 163,000 population, a Summit 'Avenue, overlooking the Mississippi River, property sells at \$500 per foot, which is the finest street in the whole West, overlooks the entire city. On Portland, Holly and Ashiand Streets property ranges from \$75 to \$100 per foot, Sidewalks stone, streets paved with asphalt. Hosis of assessment 50 per cent. and the increase in population has Deen 22 per cent in the last ten years. In Kansas City, Mo., a city of 103,000 population, on Grand Avenue, the coming and ultimate business street, property sells at \$500 to \$2,000 per foot; is 100 feet wide, and the new postoffice is located on this street. On the new and handsome boulevards, property sells at from \$10 to \$100 per foot. Properly on elogantity pawed asphalt streets range from \$25 to \$40; choice neighborhoods, \$50. Manufacturing property for warehouse purposes \$1,000 an acre. Ground adjacent to the city is held at \$2,000 an acre, and tapers off to \$500 an acre for a distance of two miles. The increase in population has been 23 per cent. in the last ten years.

In Rochester, N. Y., a city 162,000 population in the last ten years.

Dr. Lyon's **Tooth Powder**

Used by people of refinement for over a quarter of a century.

Very convenient for tourists. J. W. Lyon. D.D.S.

valuation about 50 per cent. The popula-tion has increased in the last ten years 40 per cent. In St. Joseph, Mo. a city of 103,000 pop-ulation, on Francis or Ferrien Street, highest property is \$75. Population has increased in the last ten years 95 per cent.

Other Comparisons

increased in the last ten years \$6 per cent.

Other Comparisons.

In Memphis, Tenn., a city of 102,000 population, on Vance and Adams Streets \$15 to \$100 per foot. Second best \$40 to \$50. Assessed value 65 per cent. The population has increased in the last ten years. So per cent.

In Los Angeles, Cal., a city of 102,000 population, on Adams Street, which is the best show street, price \$50 to \$100 per foot. Chester Pince, which is exclusively a rich man's street, property has sold as high as \$200, per front foot. Now only about 3 lots left. Residences on this street range from \$10,000 to \$100,000. In the West Lake Section lots rum from \$5. to \$75 per front foot. Property is assessed at about \$60 per cent, of its value and valuation is very low. The population has increased in the last ten years 100 per cent.

In Omaha, Neb., a city of 102,000 population, on Farman Street, and around the High School \$50 to \$100 per foot. Second best \$30 to \$50. Basis of assessment about \$60 per cent.

In Omaha, Neb., a city of 102,000 population, on Farman Street, and around the High School \$50 to \$100 per foot. Second best \$30 to \$50. Basis of assessment about \$60 per cent. Real estate tax is very low, because the railroads are assessed very high, paying on a basis of \$29,000,000. The population has increased in the last ten years \$7 per cent.

In Portland, Oregon, a city of \$0,000 population, best residence street property sells from \$100 to \$200 per foot. Next best streets from \$50 to \$75 a foot. Increase in population in the last ten years \$7 per cent.

In Alanta, Ga., a city of \$3,000 population, on Pench Tree Street, property has sold as high as \$600 a foot, near the business portlon. Out to Fourteenth Street, property sells for \$100. Still further out at \$25 a foot. Next best tenyears \$7 per cent.

In Seattle, Washington, a city of \$0,000 population, on the last ten years \$7 per cent.

In Seattle, Washington, a city of \$0,000 population, on December \$25 to \$150. \$150 a foot. Second best \$25 to \$150 on Vinc \$100 per foot. O

Improvements Made. Improvements Made.

It must be borne in mind that on all this property the street improvements are made; sidewalks all of granolithic or stone, street asphalt or some other street asphalt or some other street agas, water and electric light facilities. I believe if the real estate men will join in this progress movement, and then get out and develop the land along these lines and act wait for the city to give them something for nothing, they will soon see the new territory begin to biosom like a rose, and beautiful modern cottages springing up in all directions. I certainly pannot believe the real estate men of Richmond are less wide-take men of Richmond are less wide-take men of Richmond are less wide-take their brothers of the North and West, many of whom have emigrated from the, Old Dominion.

CLOUD OF WITNESSES.

Daughters of Confederacy Offer a Medal to School Children.

a Medal to School Children.

(Special to The Times-Dispatch.)

WEST POINT, VA., April 4.—Thirtytwo witnesses were summoned to testify
in itwo cases in King William Circuit
Court to-day. One case is the stander
soit of James Garrett, ex-policeman of
West Point, against Dr. William K. Gatowood; another is a case of A. W. Eastwood, mayor, against William H. Bell, a
prominent merchant of the town.
Vegetation is well advanced here and
flowers are beautiful and in abundance.
Fruit trees are in full bloom and the hum
of many bees and songs of birds bring
foreibly to mind that spring is here.
Rev. Mr. Holt, of St. John's Episcopal
Church, preached Sunday at old St. Feter's Church, in New Kent county. He
and a party of ladies and gentlemen made
the trip most of the way in a launch on
Pamunkey River. St. Peter's is well
known as the church in which George
Washington was married.

Washington was married.

The West-Point Chapter of the Daughters of the Confederacy has offered a medal to the students of the public schools here for the best essay on "Stonewall Jackson and His Characteristics."

German Professor Commits Sui-· cide.

(By Associated Press.)
VIENNA, April 4.—Richard Heinzel, professor of philology at the university here, committed suicide to-day by shotting. The professor's action is attributed to like.

FASHION HINTS.



MISSES' SHIRT WAIST.

No. 3118—A pretty and simple waist for a young girl has the fullness of the front laid in tucks at the ne's, and is closed under a box-plait in front.

If preferred, the fronts may be gatarered instead of tucked at neck and the waist may be made very claborate and dressy by the addition of medallions or a lace bertha, or a band of insertion placed across in yoke effect.

The style is suited to a great range of materials, such as linen, chambrays, lawns, dimities, mohair, challie, cashmere or flannel.

The pattern is cut in sizes 12, 14 and 10 years and requires 3½ yards of material 27 inches wide and 7.8 yards of lining.

When the waist is made of wash materials, the lining may be omitted.

THE GOULD SURVEY.

Large Quantity of Black-Eye Peas Sold.

(Special to The Times-Dispatch.)
AYLETT'S, VA., April 4.—The Gould engineers are across King William country. There were two sets of surveyors, one turned to the left at Mangohick and one turned to the left at Mangohick and went down Smoky road, and the other kept to the right, down the Ridge road, and left this road in four miles of Aylet's and met the Smoky road corps on the Mattaponi River at a point just below Gwathmey's bridge. Just which of these two routes they will take has not been decided. The camps are near the Mattaponi.

poni.
There were 4,835 bushels of black peas sold by farmers in the Beaularville neighborhood last week at \$1,50 per bushel, delivered at Aylett's on the Mattaponi River and Penola on Richmond. Fredericksburg and Potomac Railroad.

A CORNER-STONE IS ROBBED BY MISCREANTS

(Special to The Times-Dispatch.) SUFFOLK, VA., April 4.—The corner-

stone box of the Pine Street A. M. B. Church was robbed last night. The thieves went beneath the building and pulled out the box from the inside. A few coins and curios were taken, but the Bible and the rest of the contents were left beneath the building. No arrests have been made.

Governor Pardons Taylor. Governor Pardons Taylor.
Governor Montague has granted a pardon to Will. Taylor, colored, of this city, who was convicted in Appomattox country of the felonious cutting of a Norfolk and Western Railway conductor, and septenced to a term in the penitentiary. Taylor was a resident of this city, and he and his family were prominent among their race here. The pardon was granted upon the basis of a numerously signed petition.

Mr. Ivy D. Carter, District Agent of the Equitable Life Insurance Co., of United

Mr. 1vy D. Carter, District Agent of the Equitable Life Insurance Co., of United States, Charlottesville, Va.:

Dear Sir,—We beg leave to thank you most heartily for the check of your association in the sum of 47,682, in payment of policy No. Y. 1197386, on the life of James S. McCue.

We feel highly gratified at the high stand your Company has taken in this matter and the very liberal payment which it has made.

The summer of the circumstances as it now stands, it was a 1300% on the community of the company has been demand of you to commute the policy under To S years, without any right to us to demand of you to commute the policy of the company adjustment of this matter than you and your Company have so well made.

Wishing you much success and signin thanking you for your payment of the policy which is most satisfactory to us.

Very truly yours.

H. SWINEFORD & SON, GENERAL AGENTS STATE OF VIRGINIA, 1110 East Main Street, Richmond, Va.

Loans on mortgage (duly recorded and being the first liens on the fee simple)
upon which not more than one year's interest is due.

Interest accured on all said mortgage loans
Value of lands mortgaged, exclusive of buildings and perishable im-

provements \$20,150 00 Value of buildings mortgaged (insured for \$25,700 as collateral). 33,150 00 Total value of said mortgaged premises \$53,300 00 BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPANY.

COLLATERAL LOANS. Description of Collateral.

14 shares stock, Birmingham Trust and Saving Co... \$ 1,460
30 share's stock, North Birmingham Lauf Co... \$ 1,460
10 shares preferred stock, Alabama Consolidated Coal
and Iron Company... \$ 1,000
First mortgage gold bond, Williamson Iron Co... 500
6 shares stock, Birmingham Trust and Savings Co... 500
2 first mortgage gold bonds. Flurningham Railway and
Electric Company... 2,000
2 first mortgage gold bonds. Tuscaloose Light and
Ice Company... 2,000
122 shares stock, High Point (N. C.) Perpetual Building and Loan Association (first series, I).
7 shares stock, Commercial National Basis, High Point,
N. C... 700
15 shares stock, Globe Home Furniture Company, High
Point, N. C... 700
6 shares stock, High Toint (N. C.) Perpetual Building Savings \$ 1,000 1,000 1,000 2,160 -1,700 6,222 1,120 2,250 2,535

10 shares stock, Globe Home Furniture Company, High Point, N. U.

65 shares stock, High Foint (N. C.) Perpetual Building and Loan Maschation, (second series) (2)...

66 shares stock, People's Huilding and Loan Association High Point, N. O., (third series) (3)...

80ts.—As additional security on the last three loans, company holds assigned notes and mergages amounting as follows:

(1) \$13,375.50—Value of Property, \$23,800.00

(2) 6,850.00— " 9,300.00

(3) 10,900.00— " 10,450.00 4,608 Total par and market value, and amount loaned, \$41,000 \$25,585

thereon. 841,000 \$25,595 \$1
Cash belonging to the company in bank.
Cash belonging to the company in bank.
Interest due and accrued on bonds not included in market value.
Interest due and accrued on collateral loans.
Gross premiums (as written in the policles) in course of collection, not more three months due.
Interest accrued on bank certificates of deposit.

claims for adjusted and unpaid losses due and to become due..... \$ 1,870 64 losses in process of adjustment or in suspense, including all reported From losses in process of adjustment or in suspense, including all reported and supposed losses. 18,480 75 600 00

Deduct reinsurance thereon.

Net amount of unpaid losses.

Oross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, inclinding interest, premiums on perpetual fire risks, \$514,040.53; unearned premiums (fity per cent.).

Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$105,403,65; unearned premiums (pro-rata).

Total uneardaed premiums as computed above.

Total uneardaed premiums as computed above.

Total amount of all liabilities, except capital stock and not surplus.

225,430 84

Total success a capital actually paid up in scash.

225,540 86

Eurplus beyond capital and all other liabilities.

Aggregate amount of all liabilities, including paid up capital stock and net surplus \$586,703 od

DISBURSEMENTS DURING THE YEAR. Piro.

Gross amount actually paid for losses (including \$5,070.11 losses occurring in previous years) 1 paid for losses (including \$5,070.11 losses occurring in previous years) \$12.58, and all amounts actually received for salvage (whether on losses of the last or of previous years) \$21.258, and all amounts actually received for reinsurance in other companies, \$50.188.50. Total deduction. 50,048 17

Net amount paid during the year for losses. \$15.6.82 98

Paid for commission on trustrage. \$17,005 89

Paid for commission or trustrage. \$10.000 paid for salvaries, fees or other charges of officers, clerks, agents and all other employees. \$11.720 91

Aggregate amount of actual disbursements during the year, in cash........... \$857,739 82 BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

(Signed) J. T. DARGAN, Prosident, BOBT, N. HUGHES, Secretary,

State of Georgia, Cliy of Atlanta-as: Sworn to January 25, 1905, before HUTSON LEE, Notary Public,

No. 1117 East Main Street.